United States Bankruptcy Court MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION			Voluntary Petition		
Name of Debtor (if individual, enter Last, First, Middle): Rodriguez, Antonio Ramon		Name of Joint Deb Rodriguez, Is	otor (Spouse) (Last, First, M <b>abel</b>	liddle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):  aka Antonio R Rodriguez			sed by the Joint Debtor in th naiden, and trade names):	ne last 8 years	
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN)/Compthan one, state all): xxx-xx-0089	blete EIN (if more	Last four digits of S than one, state all)	Soc. Sec. or Individual-Taxpa	ayer I.D. (ITIN)/Co	omplete EIN (if more
Street Address of Debtor (No. and Street, City, and State): 1061 Myakka Dr. N. Ft. Myers, FL		Street Address of C 1061 Myakka N. Ft. Myers,		t, City, and State):	
	ZIP CODE 33917				33917
County of Residence or of the Principal Place of Business: LEE		County of Residen	ce or of the Principal Place	of Business:	
Mailing Address of Debtor (if different from street address):		Mailing Address of	Joint Debtor (if different from	m street address):	:
	ZIP CODE	1			ZIP CODE
Location of Principal Assets of Business Debtor (if different from str	reet address above):				
					ZIP CODE
Type of Debtor (Form of Organization) (Check one box.)  ✓ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)  Chapter 15 Debtors	in 11 U.S.C. § 1 Railroad Stockbroker Commodity Brok Clearing Bank Other	box.) iness al Estate as defined 01(51B)	the Petit  Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	ion is Filed ((  Chapter 15 P of a Foreign I  Chapter 15 P of a Foreign I  Nature of Debts Check one box.	
Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	(Check box, Debtor is a tax-e under title 26 of	if applicable.) xempt organization the United States al Revenue Code).	debts, defined in 11 § 101(8) as "incurree individual primarily fo personal, family, or h hold purpose."	U.S.C. d by an r a	business debts.
Filing Fee (Check one box.)  ✓ Full Filing Fee attached.  ✓ Full Filing Fee attached.  ✓ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ✓ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.					
Statistical/Administrative Information  Debtor estimates that funds will be available for distribution to Debtor estimates that, after any exempt property is excluded a there will be no funds available for distribution to unsecured co	and administrative expe	,	n accordance with 11 U.S.C		THIS SPACE IS FOR COURT USE ONLY
Estimated Number of Creditors	5,001- 10,000 25,00		50,001- Ove 100,000 100	er ,000	
Estimated Assets		00,001 \$100,000 00 million to \$500 m		e than pillion	
Estimated Liabilities		00,001 \$100,000 00 million to \$500 m		re than pillion	

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BJ ((	Official Form 1) (04/13)				Page 2
Vc	oluntary Petition	Name of Debtor(s):	Antonio Ramor		
(Th	nis page must be completed and filed in every case.)		Isabel Rodrigue	ez	
	All Prior Bankruptcy Cases Filed Within Last	8 Years (If more th	nan two, attach add	ditional sheet.)	
Loca <b>Nor</b>	tion Where Filed: <b>ne</b>	Case Number:		Date Filed:	
Loca	tion Where Filed:	Case Number:		Date Filed:	
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this D	<b>Debtor</b> (If more t	han one, attach additiona	I sheet.)
Nam <b>Nor</b>	e of Debtor:	Case Number:		Date Filed:	
Distri		Relationship:		Judge:	
10Q	Exhibit A be completed if debtor is required to file periodic reports (e.g., forms 10K and e) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) to Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	informed the petition of title 11, United Sta	(To be completed if whose debts are pri e petitioner named in the er that [he or she] may ates Code, and have e her certify that I have de	sibit B f debtor is an individual imarily consumer debts.) ne foregoing petition, declare tl y proceed under chapter 7, 11 explained the relief available und elivered to the debtor the notic	, 12, or 13 der each
		X /s/ Raymone	d B. Mitchell, Esq.	_	
			B. Mitchell, Esq.		Date
Doe	Ext s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition.  No.	hibit C a threat of imminent ar	nd identifiable harm to	public health or safety?	
_	Fyl	hibit D			
•	be completed by every individual debtor. If a joint petition is filed, each  Exhibit D, completed and signed by the debtor, is attached and n  is is a joint petition:  Exhibit D, also completed and signed by the joint debtor, is attached.	nade a part of this p	etition.	eparate Exhibit D.)	
	Information Regard		nue		
☑	(Check any a Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days			strict for 180 days immedia	ately
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pe	ending in this Distri	ict.	
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sough	endant in an action o	•		
	Certification by a Debtor Who Resid		Residential Prope	rty	
	Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box	checked, complete	e the following.)	
	((	Name of landlord the	at obtained judgme	ent)	
	<del>,</del>	Address of landlord)	)		
	Debtor claims that under applicable nonbankruptcy law, there are circumonetary default that gave rise to the judgment for possession, after the second secon				e entire
	Debtor has included with this petition the deposit with the court of any petition.	, , ,			ling of the
	Debtor certifies that he/she has served the Landlord with this certificat	tion. (11 U.S.C. § 3	62(I)).		

		c 1 Filed 09/27/13 Page 3 of 55			
	Official Form 1) (04/13)	Page 3			
	oluntary Petition	Name of Debtor(s): Antonio Ramon Rodriguez Isabel Rodriguez			
(11	his page must be completed and filed in every case)				
	Sigi	natures			
true [If pecho 11, each [If nechotic petit	Signature(s) of Debtor(s) (Individual/Joint) colare under penalty of perjury that the information provided in this petition is a and correct.  eletitioner is an individual whose debts are primarily consumer debts and has seen to file under chapter 7] I am aware that I may proceed under chapter 7, 12 or 13 of title 11, United States Code, understand the relief available under the such chapter, and choose to proceed under chapter 7.  To attorney represents me and no bankruptcy petition preparer signs the titling. I have obtained and read the notice required by 11 U.S.C. § 342(b).  The such chapter of title 11, United States Code, understand the petition.	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.			
X	/s/ Antonio Ramon Rodriguez				
	Antonio Ramon Rodriguez	X			
X	/s/ Isabel Rodriguez Isabel Rodriguez	(Signature of Foreign Representative)			
	isuber Rounguez				
	Telephone Number (If not represented by attorney)	(Printed Name of Foreign Representative)			
	Date	Date			
Signature of Attorney*  X /s/ Raymond B. Mitchell, Esq. Raymond B. Mitchell, Esq.  Bar No. 1465  Law Firm of Raymond Mitchell 3717 Del Prado Blvd. Suite 1 Cape Coral, Florida 33904		Signature of Non-Attorney Bankruptcy Petition Preparer  I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filling for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.			
Pho	one No. <u>(239) 542-2002</u> Fax No. <u>(239) 542-2004</u>	Printed Name and title, if any, of Bankruptcy Petition Preparer			
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.		Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)			
true	Signature of Debtor (Corporation/Partnership)  clare under penalty of perjury that the information provided in this petition is and correct, and that I have been authorized to file this petition on behalf of debtor.				
	e debtor requests relief in accordance with the chapter of title 11, United States de, specified in this petition.	Address X			
		Date			
X		Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.			
	Signature of Authorized Individual				
	Printed Name of Authorized Individual	Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.			
	Title of Authorized Individual	If more than one person prepared this document, attach additional sheets			

Date

conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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### B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re:	Antonio Ramon Rodriguez	Case No.	) <b>.</b>		
	Isabel Rodriguez		(if known)		
	Debtor(s)				

### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

Case 9:13-bk-12914-FMD Doc 1 Filed 09/27/13 Page 5 of 55

B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re: **Antonio Ramon Rodriguez** Case No. Isabel Rodriguez (if known)

Debtor(s)

CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1				
Continuation Chocking.				
☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]				
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilites.);				
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);				
Active military duty in a military combat zone.				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor: // / / / / / / / / / / / / / / / / /				
Date:				

Case 9:13-bk-12914-FMD Doc 1 Filed 09/27/13 Page 6 of 55

### B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re:	Antonio Ramon Rodriguez	Case No.	
	Isabel Rodriguez		(if known)
	Debtor(s)		

### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during he seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

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B 1D (Official Form 1, Exhibit D) (12/09) UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re: Antonio Ramon Rodriguez Case No. (if known)

Debtor(s)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT				
Continuation Sheet No. 1				
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]				
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);				
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);				
Active military duty in a military combat zone.				
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perjury that the information provided above is true and correct.				
Signature of Debtor: /s/ Isabel Rodriguez				
Isabel Rodriguez				
Date:				

B6A (Official Form 6A) (12/07)

In re	<b>Antonio Ramon Rodriguez</b>
	Isabel Rodriguez

Case No.	
	(if known)

### **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
1013 Jessup Ave. Lehigh Acres, FL 33974	Single Family Home	W	\$63,416.00	\$89,537.38
1061 Myakka Dr., N. Ft. Myers, FL 33917 Double Wide Mobile Home	Mobile Home	W	Unknown	\$0.00

Total: \$63,416.00 (Report also on Summary of Schedules)

B6B (Official Form 6B) (12/07)

In re	<b>Antonio Ramon Rodriguez</b>
	Isabel Rodriguez

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	J	\$5.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Suncoast Checking Acct # 5836	J	\$174.35
Security deposits with public utilities, telephone companies, landlords, and others.		Lee County Water Deposit	J	\$200.00
4. Household goods and furnishings,		2 Televisions	J	\$125.00
including audio, video and computer equipment.		DVD Player	J	\$10.00
		Old Sofa	J	\$40.00
		Coffee Table	J	\$15.00
		3 Lamps	J	\$15.00
		Dishwasher (broken)	J	\$20.00
		Microwave	J	\$10.00
		Refrigerator	J	\$100.00
		2 Nightstands	J	\$10.00
		2 Mirrors	J	\$10.00
		2 Beds	J	\$50.00
		Washer/ Dryer Set	J	\$50.00

In re	Antonio Ramon Rodriguez
	Isabel Rodriguez

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.		8 Movies	J	\$8.00
6. Wearing apparel.		Clothes, Shoes and Accessories	J	\$200.00
7. Furs and jewelry.		Wedding Rings	J	\$200.00
		Watch	J	\$10.00
8. Firearms and sports, photographic, and other hobby equipment.	х			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	х			
10. Annuities. Itemize and name each issuer.	x			
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	x			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	x			

In re Antonio Ramon Rodriguez Isabel Rodriguez

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2				
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	x			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	x			
16. Accounts receivable.	х			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			

In re Antonio Ramon Rodriguez Isabel Rodriguez

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Street No. 3				
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.	х			
26. Boats, motors, and accessories.	x			
27. Aircraft and accessories.	x			
28. Office equipment, furnishings, and supplies.		Old Computer	J	\$50.00
или зирриез.		Old Computer desk and chair set	J	\$10.00
29. Machinery, fixtures, equipment, and supplies used in business.	x			

In re	<b>Antonio Ramon Rodriguez</b>
	Isabel Rodriguez

Case No.	
	(if known)

### **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 4

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
30. Inventory.	х			
31. Animals.	х			
32. Crops - growing or harvested. Give particulars.	х			
33. Farming equipment and implements.	х			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	x			
		4continuation sheets attached Tota	l >	\$1,312.35

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

B6C (Official Form 6C) (4/13)

In re	Antonio Ramon Rodriguez
	Isabel Rodriguez

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debter claims the exemptions to which debter is entitled under	_	Charle if debter plains a homeotood exampling that exceeds
Debtor claims the exemptions to which debtor is entitled under: (Check one box)	_	Check if debtor claims a homestead exemption that exceeds \$155,675.*
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)		

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
1061 Myakka Dr., N. Ft. Myers, FL 33917 Double Wide Mobile Home	Fla. Stat. Ann. § 222.05	Unknown	Unknown
Cash	Fla. Const. art. X, § 4(a)(2)	\$5.00	\$5.00
Suncoast Checking Acct # 5836	Fla. Const. art. X, § 4(a)(2)	\$174.35	\$174.35
Lee County Water Deposit	Fla. Const. art. X, § 4(a)(2)	\$200.00	\$200.00
2 Televisions	Fla. Const. art. X, § 4(a)(2)	\$125.00	\$125.00
DVD Player	Fla. Const. art. X, § 4(a)(2)	\$10.00	\$10.00
Old Sofa	Fla. Const. art. X, § 4(a)(2)	\$40.00	\$40.00
Coffee Table	Fla. Const. art. X, § 4(a)(2)	\$15.00	\$15.00
3 Lamps	Fla. Const. art. X, § 4(a)(2)	\$15.00	\$15.00
Dishwasher (broken)	Fla. Const. art. X, § 4(a)(2)	\$20.00	\$20.00
Microwave	Fla. Const. art. X, § 4(a)(2)	\$10.00	\$10.00
Refrigerator	Fla. Const. art. X, § 4(a)(2)	\$100.00	\$100.00
2 Nightstands	Fla. Const. art. X, § 4(a)(2)	\$10.00	\$10.00
2 Mirrors	Fla. Const. art. X, § 4(a)(2)	\$10.00	\$10.00
* Amount subject to adjustment on 4/01/16 and every the commenced on or after the date of adjustment.	ee years thereafter with respect to cases	\$734.35	\$734.35

B6C (Official Form 6C) (4/13) -- Cont.

In re	Antonio Ramon Rodriguez
	Isabel Rodriguez

Case No.	
	(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
2 Beds	Fla. Const. art. X, § 4(a)(2)	\$50.00	\$50.00
Washer/ Dryer Set	Fla. Const. art. X, § 4(a)(2)	\$50.00	\$50.00
8 Movies	Fla. Const. art. X, § 4(a)(2)	\$8.00	\$8.00
Clothes, Shoes and Accessories	Fla. Const. art. X, § 4(a)(2)	\$200.00	\$200.00
Wedding Rings	Fla. Const. art. X, § 4(a)(2)	\$200.00	\$200.00
Watch	Fla. Const. art. X, § 4(a)(2)	\$10.00	\$10.00
Old Computer	Fla. Const. art. X, § 4(a)(2)	\$50.00	\$50.00
Old Computer desk and chair set	Fla. Const. art. X, § 4(a)(2)	\$10.00	\$10.00
		\$1,312.35	\$1,312.35

# Case 9:13-bk-12914-FMD Doc 1 Filed 09/27/13 Page 16 of 55

B6D (Official Form 6D) (12/07) In re Antonio Ramon Rodriguez Isabel Rodriguez

Case No.	
	(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	1		or rias no creators notating secured claims		-  -			
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: xxxx xxxxxx xxenue  Hugh R. Barbour, Trustee P.O. Box 339 Lehigh Acres, FL 33970		J	DATE INCURRED: 2009 NATURE OF LIEN: Single Family Home COLLATERAL: 1013 Jessup Ave. Lehigh Acres, FL 33974 REMARKS:				\$89,537.38	\$26,121.38
			VALUE: \$63,416.00					
Representing: Hugh R. Barbour, Trustee			John M. Morgan, Trustee P.O. Box 339 Lehigh Acres, FL 33970				Notice Only	Notice Only
			Subtotal (Total of this F	ag	e) >	-	\$89,537.38	\$26,121.38
			Total (Use only on last p	oag	e) >	> [	\$89,537.38	\$26,121.38
continuation sheets attached							(Report also on	(If applicable,

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.) B6E (Official Form 6E) (04/13)

In re Antonio Ramon Rodriguez Isabel Rodriguez

Case No.	
	(If Known)

$\overline{\mathbf{Q}}$	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals Claims of individuals up to \$2,775* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	mounts are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of isstment.
	Nocontinuation sheets attached

Case No.		
	(if known)	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

Check this box if debtor has no creditors holdin	g u	insec	cured claims to report on this Schedule F.				
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxx1243 American Home Mtg Srv/Homeward Residenta AHMSI / Attention: Bankruptcy PO Box 631730-1730 Irving, TX 75063		J	DATE INCURRED: 12/2003 CONSIDERATION: Conventional Real Estate Mortgage REMARKS:				\$0.00
ACCT #: xxxxx6531 Asset Acceptance Attn: Bankrupcy Dept PO Box 2036 Warren, MI 48090		J	DATE INCURRED: 02/2012 CONSIDERATION: Factoring Company Account REMARKS:				\$498.00
ACCT#: xxxxxxxxxxxxx3451  Bank Of America Attention: Recovery Department 4161 Peidmont Pkwy. Greensboro, NC 27410		J	DATE INCURRED: 06/2004 CONSIDERATION: Credit Card REMARKS:				\$11,179.00
ACCT#: xxxxxxxxxxxx3354 Capital 1 Bank Attn: Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130		J	DATE INCURRED: 07/28/2007 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxxxxx4147 Chase Po Box 15298 Wilmington, DE 19850		J	DATE INCURRED: 10/06/2006 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT#: xxxxxxxxxxxx2519 Citi CitiCard Credit Services/Centralized Ban PO Box 20363 Kansas City, MO 64195		J	DATE INCURRED: 03/2002 CONSIDERATION: Credit Card REMARKS:				\$0.00
Subtotal >  Total >  (Use only on last page of the completed Schedule F.)  continuation sheets attached  (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							\$11,677.00

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNI IQUIDATED	מון דון הסונים	DISPUIED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxxx6025 Citibank Usa Citicorp Credit Services/Attn:Centralize PO Box 20507 Kansas City, MO 64195		J	DATE INCURRED: 02/2004 CONSIDERATION: Charge Account REMARKS:					\$0.00
ACCT#: xxxxxxxxxxxxx0428  Citibank Usa Citicorp Credit Services/Attn:Centralize PO Box 20507 Kansas City, MO 64195		J	DATE INCURRED: 03/2001 CONSIDERATION: Charge Account REMARKS:					\$0.00
ACCT#: xxxxx9941  Citimortgage Inc Po Box 9438  Gaithersburg, MD 20898		J	DATE INCURRED: 05/19/2006 CONSIDERATION: Real Estate Mortgage without Other Collateral REMARKS:					\$0.00
ACCT #: xxxxxxxxxxxx9072 Discover Fin Svcs Llc Po Box15316 Wilmington, DE 19850		J	DATE INCURRED: 02/2001 CONSIDERATION: Credit Card REMARKS:					\$0.00
ACCT#: 8368 Fingerhut P.O. Box 166 Newark, NJ 07101		J	DATE INCURRED: CONSIDERATION: Purchase Money REMARKS:				1	\$688.15
ACCT#: xxxxxxxxxxxxx5493  First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104		J	DATE INCURRED: 02/08/2009 CONSIDERATION: Credit Card REMARKS:					\$0.00
Sheet no. <u>1</u> of <u>5</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		ıs	hed to Si  (Use only on last page of the completed Sc ort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hed le, o	ota ule on t	al : F. he	)	\$688.15

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxx5166 Fulton Friedman & Gullace P.O. Box 2123 Warren, MI 48090		J	DATE INCURRED: CONSIDERATION: Collecting for - Target REMARKS:				\$1,532.46
ACCT #: xxxxxxxx8347 GECRB/JC Penny Attention: Bankruptcy PO Box 103104 Roswell, GA 30076		J	DATE INCURRED: 02/2001 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx5407  GECRB/Lowes Attention: Bankruptcy Department PO Box 103104 Roswell, GA 30076		J	DATE INCURRED: 06/20/2006 CONSIDERATION: Charge Account REMARKS:				\$0.00
ACCT #: xxxxx7447  Gmac Mortgage Po Box 4622  Waterloo, IA 50704		J	DATE INCURRED: 04/27/2001 CONSIDERATION: FHA Real Estate Mortgage REMARKS:				\$0.00
ACCT #: xx6393 Hillcrest Davidson & A 850 N Dorothy Dr Ste 512 Richardson, TX 75081		J	DATE INCURRED: 06/2012 CONSIDERATION: Collection Attorney REMARKS:				\$2,345.00
ACCT #: xxxxxxxxxxxx9200  Hsbc Bank Po Box 30253 Salt Lake City, UT 84130		J	DATE INCURRED: 07/2007 CONSIDERATION: Credit Card REMARKS:				\$0.00
Sheet no <b>2</b> of <b>5</b> continuation s Schedule of Creditors Holding Unsecured Nonpriority		ns	hed to Si  (Use only on last page of the completed Sc port also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Rela	hed le, o	ota ule n tl	l > F.) ne	

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	
ACCT #: xxxxxxxxxxxx1157  Hsbc Bank Po Box 30253 Salt Lake City, UT 84130		J	DATE INCURRED: 03/18/2007 CONSIDERATION: Credit Card REMARKS:				\$0.00
ACCT #: xxxxxxxxxxxx9583  Hsbc/bsbuy Po Box 5253 Carol Stream, IL 60197		J	DATE INCURRED: 11/2005 CONSIDERATION: Charge Account REMARKS:				\$5,855.00
ACCT #: xxxxxxxxx8053 IndyMac Bank/OneWest Bank Attn:Bankruptcy Department 2900 Esperanza Crossing Austin, TX 78758		J	DATE INCURRED: 05/2006 CONSIDERATION: Real Estate Mortgage without Other Collateral REMARKS:				(\$1.00)
ACCT #: xxxxxxxxx8046 IndyMac Bank/OneWest Bank Attn:Bankruptcy Department 2900 Esperanza Crossing Austin, TX 78758		J	DATE INCURRED: 05/2006 CONSIDERATION: Conventional Real Estate Mortgage REMARKS:				\$0.00
ACCT #: xx-xx-xx-xxxxx.0090  Lee County Tax Collector P.O. Box 630 Ft. Myers, FL 33902	-	J	DATE INCURRED: 2012 CONSIDERATION: Property Taxes on 1013 Jessup Ave. REMARKS: Property Taxes for tax year 2011 on 1013 Jessup Ave., Lehigh Acres, FL				\$1,707.92
ACCT #: xxxxxx6432 Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123	-	J	DATE INCURRED: 05/2012 CONSIDERATION: Factoring Company Account REMARKS:				\$2,685.00
Sheet no. 3 of 5 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		IS	hed to Sul (Use only on last page of the completed Sch ort also on Summary of Schedules and, if applicable Statistical Summary of Certain Liabilities and Relat	edu e, or	ota le l	l > F.) ne	

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TINGO	CONTINGENT	UNLIGOIDALED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxx0570  Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123		J	DATE INCURRED: 04/2011 CONSIDERATION: Factoring Company Account REMARKS:					\$1,537.00
ACCT #: xxxxxxxxxxxxx0001  Ncep Llc 3715 Davinci Ct Ste 200  Norcross, GA 30092		J	DATE INCURRED: 12/2012 CONSIDERATION: Factoring Company Account REMARKS:					\$11,306.00
ACCT #: xxxxxxxxxxxxx0001  Nmac Attn: bankruptcy 8900 Freeport parkway irving, TX 75063		J	DATE INCURRED: 12/2006 CONSIDERATION: Automobile REMARKS:					(\$1.00)
ACCT #: xxxxxxxxxxxxx5407  Portfolio Recovery Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541		J	DATE INCURRED: 08/2011 CONSIDERATION: Factoring Company Account REMARKS:					\$1,575.00
ACCT #: xxxxxxxxxxxx3354  Portfolio Recovery Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541		J	DATE INCURRED: 02/2013 CONSIDERATION: Factoring Company Account REMARKS:					\$1,491.00
ACCT #: xxxxxx1958 RJM Acquisitions LLC. P.O. Box 18006 Hauppauge, NY 11788		J	DATE INCURRED: CONSIDERATION: Collecting for - Fifth Third Bank REMARKS:					\$216.00
Sheet no. 4 of 5 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to  (Use only on last page of the completed Sort also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	ched ble, d	Tota lule on t	al F	> .)	\$16,124.00

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	INIIOIIIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xx7226 Safehome Sec 55 Sebethe Drive, Suite 201 Cromwell, CT 06416		J	DATE INCURRED: 03/07/2007 CONSIDERATION: Unsecured REMARKS:				\$2,345.00
ACCT #: xxxxxxxxxxxxxxxx1000  Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161		J	DATE INCURRED: 06/2009 CONSIDERATION: Automobile REMARKS:				\$4,463.00
ACCT #: xxxxxxxxxx1123 Sears/cbsd Citicard Credit Srvs/Centralized Bankrup PO Box 20363 Kansas City, MO 64195		J	DATE INCURRED: 02/23/2001 CONSIDERATION: Charge Account REMARKS:				\$0.00
Sheet no. <u>5</u> of <u>5</u> continuation sh Schedule of Creditors Holding Unsecured Nonpriority (		ıs	hed to S  (Use only on last page of the completed Secont also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rel	ched ole, c	ota ule on t	al > F.) he	\$6,808.00 \$49,421.53

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B6G (Official Form 6G) (12/07)

In re Antonio Ramon Rodriguez Isabel Rodriguez

Case No.		
	(if known)	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.				
NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.			
Century Link 100 CenturyTel Drive Monroe, LA 71203	Internet and Phone Services Contract to be ASSUMED			
Dish Network PO Box 6633 Englewood, CO 80112	Cable Tv Contract to be ASSUMED			

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B6H (Official Form 6H) (12/07)

In re Antonio Ramon Rodriguez Isabel Rodriguez

Case No.	
	(if known)

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

B6I (Official Form 6I) (12/07)

In re Antonio Ramon Rodriguez Isabel Rodriguez

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse				
Married	Relationship(s): Age(s):	Relationship(s):		Age(s):	
Warried					
Employment:	Debtor	Spouse			
	Driver	Unemployed			
Occupation Name of Employer	Asplundh Tree Expert Co.	Oriempioyed			
How Long Employed	8 months				
Address of Employer	708 Blair Mill Rd.				
radioco di Employor	Willow Grove, PA 19090				
INCOME: (Estimate of av	verage or projected monthly income at time case filed)		DEBTOR	SPOUSE	
1. Monthly gross wages	s, salary, and commissions (Prorate if not paid monthly)		\$3,207.19	\$0.00	
2. Estimate monthly over	ertime		\$0.00	\$0.00	
3. SUBTOTAL	DUIGTION O		\$3,207.19	\$0.00	
4. LESS PAYROLL DE	DUCTIONS Ides social security tax if b. is zero)		\$287.17	\$0.00	
b. Social Security Tax			\$198.86	\$0.00 \$0.00	
c. Medicare	Α.		\$46.50	\$0.00	
d. Insurance			\$0.00	\$0.00	
e. Union dues			\$0.00	\$0.00	
f. Retirement			\$0.00	\$0.00	
g. Other (Specify)			\$0.00	\$0.00	
i. Other (Specify)			\$0.00	\$0.00	
<ul><li>i. Other (Specify)</li><li>j. Other (Specify)</li></ul>			\$0.00 \$0.00	\$0.00 \$0.00	
k. Other (Specify)			\$0.00	\$0.00	
5. SUBTOTAL OF PAY	ROLL DEDUCTIONS		\$532.53	\$0.00	
6. TOTAL NET MONTH	LY TAKE HOME PAY		\$2,674.66	\$0.00	
7. Regular income from	operation of business or profession or farm (Attach del	ailed stmt)	\$0.00	\$0.00	
8. Income from real pro		anoa ourity	\$0.00	\$0.00	
<ol><li>Interest and dividend</li></ol>			\$0.00	\$0.00	
10. Alimony, maintenance	e or support payments payable to the debtor for the del	otor's use or	\$0.00	\$0.00	
that of dependents lis					
11. Social security or gov	vernment assistance (Specify):		\$0.00	\$0.00	
12. Pension or retiremen	tincome		\$0.00 \$0.00	\$0.00 \$0.00	
13. Other monthly incom			φ0.00	ψ0.00	
			\$0.00	\$200.00	
b	/ Food Stamps		\$0.00	\$0.00	
C			\$0.00	\$0.00	
14. SUBTOTAL OF LINE	S 7 THROUGH 13		\$0.00	\$200.00	
	Y INCOME (Add amounts shown on lines 6 and 14)		\$2,674.66	\$200.00	
16. COMBINED AVERAGE	GE MONTHLY INCOME: (Combine column totals from I	ine 15)	\$2,0	874.66	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: Debtors income varies on the hours worked. Food stamps for Joint Debtor is on a 6 month basis only.

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B6J (Official Form 6J) (12/07)

IN RE: Antonio Ramon Rodriguez Isabel Rodriguez

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculating from the deductions from income allowed on Form 22A or 22C.	
Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)	\$394.00
a. Are real estate taxes included? ☐ Yes ☐ No	
b. Is property insurance included? Yes No	
2. Utilities: a. Electricity and heating fuel	\$246.31
b. Water and sewer	\$50.00
c. Telephone	
d. Other:	
3. Home maintenance (repairs and upkeep)	\$100.00
4. Food	\$600.00
5. Clothing	\$80.00
<ul><li>6. Laundry and dry cleaning</li><li>7. Medical and dental expenses</li></ul>	\$60.00
8. Transportation (not including car payments)	\$250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$100.00
10. Charitable contributions	\$300.00
11. Insurance (not deducted from wages or included in home mortgage payments)	
a. Homeowner's or renter's	
b. Life	
c. Health	
d. Auto	
e. Other:	
<ol> <li>Taxes (not deducted from wages or included in home mortgage payments)</li> <li>Specify:</li> </ol>	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other:	
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	
17.a. Other: See attached personal expenses	\$690.00
17.b. Other:	
<ol> <li>AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</li> </ol>	\$2,870.31
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	g the filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$2,874.66
b. Average monthly expenses from Line 18 above	\$2,870.31
c. Monthly net income (a. minus b.)	\$4.35

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# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

IN RE: Antonio Ramon Rodriguez

Isabel Rodriguez

CASE NO

CHAPTER 7

# **EXHIBIT TO SCHEDULE J**

# **Itemized Personal Expenses**

Expense		Amount
Cellular Phone		\$95.00
Cable T.V		\$100.00
Century Link		\$100.00
Housekeeping Supplies		\$60.00
Personal Care Products		\$65.00
Personal Grooming		\$100.00
Pest Control		\$50.00
Out of Pocket Healthcare Expenses		\$120.00
	Total >	\$690.00

B6 Summary (Official Form 6 - Summary) (12/07)

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re Antonio Ramon Rodriguez Isabel Rodriguez

Case No.

Chapter 7

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$63,416.00		
B - Personal Property	Yes	5	\$1,312.35		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		\$89,537.38	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		\$0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$49,421.53	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,874.66
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$2,870.31
	TOTAL	21	\$64,728.35	\$138,958.91	

Form 6 - Statistical Summary (12/07)

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re Antonio Ramon Rodriguez Isabel Rodriguez

Case No.

Chapter 7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$0.00

### State the following:

Average Income (from Schedule I, Line 16)	\$2,874.66
Average Expenses (from Schedule J, Line 18)	\$2,870.31
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,496.51

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$26,121.38
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$49,421.53
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$75,542.91

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B6 Declaration (Official Form 6 - Declaration) (12/07)
In re Antonio Ramon Rodriguez
Isabel Rodriguez

Case No.	
	(if known)

# DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have resheets, and that they are true and correct to the be	ead the foregoing summary and schedules, consisting of _est of my knowledge, information, and belief.	23
Date	Signature /s/ Antonio Ramon Rodriguez Antonio Ramon Rodriguez	
Date	Signature /s/ Isabel Rodriguez Isabel Rodriguez	
	[If joint case, both spouses must sign.]	

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re:	Antonio Ramon Rodriguez	Case No.	
	Isabel Rodriguez		(if known)

### STATEMENT OF FINANCIAL AFFAIRS

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the TWO YEARS immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT S	OURCE
----------	-------

\$18,733.20 2013 - Debtor - Asplundh Tree Expert Co. - \$ 12,466.81

Waste Pro of Florida - \$ 6,266.39

\$0.00 2013 - Joint Debtor - N/A

\$19,440.95 2012 - Debtor - Waste Pro of Florida - \$ 8,555.57

Confidence Trucking -\$ 1,924.53 First Chiro & Rehab - \$ 2,200.00 Choice Environmental -\$6,760.85

\$8,014.00 2012 - Joint Debtor - Unlimited Enterprises - \$8,014.00

\$15,847.69 2011 - Debtor - King Brands, LLC - \$712.73

Grippo Pavement Inc. - \$3,441.57 Tripple J, LLC - \$4,348.92 Tate Transport Corp. - \$167.76 Confidence Trucking - \$7,176.71

\$288.42 2011 - Joint Debtor - King Brands, LLC - \$288.42

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the TWO YEARS immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$0.00	2013 - Debtor - N/A
\$1,800.00	2013 - Joint Debtor - Food Stamps
\$0.00	2012 - Debtor - N/A
\$0.00	2012 - Joint Debtor - N/A
\$0.00	2011 - Debtor - N/A
\$0.00	2011 - Joint Debtor - N/A

### UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re:	Antonio Ramon Rodriguez	Case No.	
	Isabel Rodriguez		(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

 $\square$ 

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 DAYS immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\square$ 

- b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 DAYS immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
- \* Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

None  $oldsymbol{
u}$ 

c. All debtors: List all payments made within ONE YEAR immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within ONE YEAR immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**CAPTION OF SUIT AND CASE NUMBER** Portfolio Recovery Associates, LLC

NATURE OF PROCEEDING **Civil Suit** 

**COURT OR AGENCY** AND LOCATION **Small Claims Court in** and for Lee County Florida

STATUS OR **DISPOSITION Pending** 

**Antonio Rodriguez** 

Case No. 13-SC-050285

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

### 6. Assignments and receiverships

None  $\mathbf{V}$ 

a. Describe any assignment of property for the benefit of creditors made within 120 DAYS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

		1 011	I III I EIKO DIVIOIOIT	
ln	re:	Antonio Ramon Rodriguez Isabel Rodriguez	Ca	(if known)
			OF FINANCIAL AFF ontinuation Sheet No. 2	AIRS
None	com	List all property which has been in the hands of a custodian mencement of this case. (Married debtors filing under chuses whether or not a joint petition is filed, unless the spo	napter 12 or chapter 13 must incl	ude information concerning property of either or both
None	List gifts per	Gifts  all gifts or charitable contributions made within ONE YEAs to family members aggregating less than \$200 in value precipient. (Married debtors filing under chapter 12 or chapt petition is filed, unless the spouses are separated and a	per individual family member and pter 13 must include gifts or con	d charitable contributions aggregating less than \$100
None	List COM	LOSSES  all losses from fire, theft, other casualty or gambling within MMENCEMENT OF THIS CASE. (Married debtors filing to ot a joint petition is filed, unless the spouses are separated.)	ınder chapter 12 or chapter 13 m	nust include losses by either or both spouses whether
	<u> </u>	Daymanta related to debt counceling or bon	current or c	
None	List	Payments related to debt counseling or bank all payments made or property transferred by or on behal solidation, relief under the bankruptcy law or preparation of the mencement of this case.	f of the debtor to any persons, ir	
	La 37	AME AND ADDRESS OF PAYEE aw Firm of Raymond Mitchell 717 Del Prado Blvd S Ste. 1 ape Coral, FL 33904	DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 7/26/13 5/31/13	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$1500 - Attorneys Fee \$ 306 - Filing Fee \$ 70 - Credit Report
	w	ww.ConsumerBankruptcyCounseling.info	9/3/2013	\$10.00

### 10. Other transfers

None List all other prope

**Debtors Wife** 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within TWO YEARS immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE,
RELATIONSHIP TO DEBTOR
DATE
AND VALUE RECEIVED

Juan Acosta
107/15/2013
1990 Grey Toyota Pickup Truck with
200,000 miles appraised at \$350.00
Hialeah, Florida 33012
Purchaser
DESCRIBE PROPERTY TRANSFERRED
AND VALUE RECEIVED

209,000 miles appraised at \$350.00
per Nationwide Appraisals and sold for \$400.00.

Isabel Rodriguez 05/06/2013 Double Wide Mobile Home - was in 1061 Myakka Dr. joint names (husband and wife) but N. Ft. Myers, FL 33917 husband signed to put in wife's name

husband signed to put in wife's name alone because she pays all bills and does the finances so it is easier for her to do and sign contracts without needing husband's agreement. Either

way it was exempt. Value is

unknown.

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re:	Antonio Ramon Rodriguez	Case No.	
	Isabel Rodriguez		(if known)

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 3
None	b. List all property transferred by the debtor within TEN YEARS immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.
	11. Closed financial accounts
None  V	List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within ONE YEAR immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	12. Safe deposit boxes
None	List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within ONE YEAR immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	13. Setoffs
None  ✓	List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 DAYS preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)
	14. Property held for another person
None  V	List all property owned by another person that the debtor holds or controls.
	15. Prior address of debtor
None	If the debtor has moved within THREE YEARS immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either

spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

1013 Jessup Ave Antonio R. Rodriguez and Isabel
Lehigh Acres, FI 33974 Rodriguez 02/2013

### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within EIGHT YEARS immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re: Antonio Ramon Rodriguez Case No. (if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 4

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.

Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within SIX YEARS immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within SIX YEARS immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within SIX YEARS immediately preceding the commencement of this case.

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

B7 (Official Form 7) (04/13)

## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re: Antonio Ramon Rodriguez Case No. (if known)

#### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 5

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within SIX YEARS immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement ONLY if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within TWO YEARS immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

None

b. List all firms or individuals who within TWO YEARS immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

None

✓

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within TWO YEARS immediately preceding the commencement of this case.

#### 20. Inventories

None

✓

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

None

b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

#### 21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

None

✓

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

#### 22. Former partners, officers, directors and shareholders

None

✓

a. If the debtor is a partnership, list each member who withdrew from the partnership within ONE YEAR immediately preceding the commencement of this case.

None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within ONE YEAR immediately preceding the commencement of this case.

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B7 (Official Form 7) (04/13)

# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

In re:	Antonio Ramon Rodriguez	Case No.		
	Isabel Rodriguez		(if known)	
		STATEMENT OF FINANCIAL AFFAIRS		

	STATEMENT OF FINANCIAL AFFAIRS  Continuation Sheet No. 6						
None	23. Withdrawals from a partnership or distributions by a corporation  If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during ONE YEAR immediately preceding the commencement of this case.						
None	If the debtor is a corporation, list the name and federal taxpaver-identification number of the parent corporation of any consolidated group for tax						
None	If the debtor is not an individual, list the name and federal taxpaver-identification number of any pension fund to which the debtor, as an employer.						
[If co	mpleted by an individual or individual and spouse]						
	I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.						
Date		Signature	/s/ Antonio Ramon Rodriguez				
		of Debtor	Antonio Ramon Rodriguez				
Date		Signature	/s/ Isabel Rodriguez				
		of Joint Debtor	Isabel Rodriguez				

(if any)

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

IN RE: Antonio Ramon Rodriguez Isabel Rodriguez

CASE NO

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

PART A -- Debts secured by property of the estate. (Part A must be fully completed for EACH debt which is secured by property of the estate. Attach additional pages if necessary.)

	Describe Property Securing Debt: 1013 Jessup Ave. Lehigh Acres, FL 33974				
•					
If retaining the property, I intend to (check at least one):  Redeem the property Reaffirm the debt Other. Explain (for example, avoid lien using 11 U.S.C. § 522(f)):					
Property is (check one):  Claimed as exempt  Not claimed as exempt  PART B Personal property subject to unexpired leases. (All three columns of Part B must be completed for each unexpired lease.  Attach additional pages if necessary.)					
		Lease will be Ass 11 U.S.C. § 365( YES ☑	sumed pursuant to p)(2):  NO		
]					
Describe Leased Cable Tv	Property:	Lease will be Ass 11 U.S.C. § 365( YES ☑	sumed pursuant to (p)(2):		
	es. (All three colu  Describe Leased Internet and Pho  Describe Leased	Describe Leased Property: Internet and Phone Services	Describe Leased Property: Internet and Phone Services  Describe Leased Property:  Cable Tv  Lease will be Ass 11 U.S.C. § 365(  Lease will be Ass 11 U.S.C. § 365(		

B 8 (Official Form 8) (12/08)

## UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

IN RE: Antonio Ramon Rodriguez

CASE NO

Isabel Rodriguez

CHAPTER 7

### **CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

Continuation Sheet No. 1

I declare under penalty of perjury that the above indicates my intention as to any property of my estate securing a debt and/or personal property subject to an unexpired lease.

Date	Signature /s/ Antonio Ramon Rodriguez  Antonio Ramon Rodriguez
Date	Signature _/s/ Isabel Rodriguez
	Isabel Rodriguez

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# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

IN RE: Antonio Ramon Rodriguez Isabel Rodriguez

CASE NO

CHAPTER 7

### DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

	Antonio Ramon Rodriguez Isabel Rodriguez							
	/s/ Antonio Ramon Rodriguez	/s/ Isabel Rodriguez						
	Date	/s/ Raymond B. Mitchell, Esq.  Raymond B. Mitchell, Esq.  Bar No. 1465  Law Firm of Raymond Mitchell  3717 Del Prado Blvd.  Suite 1  Cape Coral, Florida 33904  Phone: (239) 542-2002 / Fax: (239) 542-2004						
	I certify that the foregoing is a complete state representation of the debtor(s) in this bankrupto	CERTIFICATION ment of any agreement or arrangement for payment to me for y proceeding.						
6.	By agreement with the debtor(s), the above-dis	closed fee does not include the following services:						
5.	<ul> <li>In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>							
		I compensation with another person or persons who are not members or reement, together with a list of the names of the people sharing in the						
4.	I have not agreed to share the above-discled associates of my law firm.	osed compensation with any other person unless they are members and						
3.	The source of compensation to be paid to me is  Debtor Other (s							
2.	The source of the compensation paid to me wa							
	For legal services, I have agreed to accept:  Prior to the filing of this statement I have receiv  Balance Due:	\$1,500.00 ed: \$1,500.00 \$0.00						
١.	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:							

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# UNITED STATES BANKRUPTCY COURT MIDDLE DISTRICT OF FLORIDA FORT MYERS DIVISION

IN RE: Antonio Ramon Rodriguez

Isabel Rodriguez

CASE NO

CHAPTER 7

## **VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her

knowledge.	
Date	Signature /s/ Antonio Ramon Rodriguez  Antonio Ramon Rodriguez
Date	Signature /s/ Isabel Rodriguez

Isabel Rodriguez

American Home Mtg Srv/Homeward Residenta AHMSI / Attention: Bankruptcy PO Box 631730-1730 Irving, TX 75063

Asset Acceptance Attn: Bankrupcy Dept PO Box 2036 Warren, MI 48090

Bank Of America Attention: Recovery Department 4161 Peidmont Pkwy. Greensboro, NC 27410

Capital 1 Bank Attn: Bankruptcy Dept. PO Box 30285 Salt Lake City, UT 84130

Century Link 100 CenturyTel Drive Monroe, LA 71203

Chase Po Box 15298 Wilmington, DE 19850

Citi CitiCard Credit Services/Centralized Ban PO Box 20363 Kansas City, MO 64195

Citibank Usa Citicorp Credit Services/Attn:Centralize PO Box 20507 Kansas City, MO 64195

Citimortgage Inc Po Box 9438 Gaithersburg, MD 20898 Discover Fin Svcs Llc Po Box15316 Wilmington, DE 19850

Dish Network PO Box 6633 Englewood, CO 80112

Fingerhut P.O. Box 166 Newark, NJ 07101

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Fulton Friedman & Gullace P.O. Box 2123 Warren, MI 48090

GECRB/JC Penny Attention: Bankruptcy PO Box 103104 Roswell, GA 30076

GECRB/Lowes
Attention: Bankruptcy Department
PO Box 103104
Roswell, GA 30076

Gmac Mortgage Po Box 4622 Waterloo, IA 50704

Hillcrest Davidson & A 850 N Dorothy Dr Ste 512 Richardson, TX 75081 Hsbc Bank Po Box 30253 Salt Lake City, UT 84130

Hsbc/bsbuy Po Box 5253 Carol Stream, IL 60197

Hugh R. Barbour, Trustee
P.O. Box 339
Lehigh Acres, FL 33970

IndyMac Bank/OneWest Bank Attn:Bankruptcy Department 2900 Esperanza Crossing Austin, TX 78758

John M. Morgan, Trustee P.O. Box 339 Lehigh Acres, FL 33970

Lee County Tax Collector P.O. Box 630 Ft. Myers, FL 33902

Midland Funding 8875 Aero Dr Ste 200 San Diego, CA 92123

Ncep Llc 3715 Davinci Ct Ste 200 Norcross, GA 30092

Nmac Attn: bankruptcy 8900 Freeport parkway irving, TX 75063 Portfolio Recovery Attn: Bankruptcy PO Box 41067 Norfolk, VA 23541

RJM Acquisitions LLC. P.O. Box 18006 Hauppauge, NY 11788

Safehome Sec 55 Sebethe Drive, Suite 201 Cromwell, CT 06416

Santander Consumer Usa Po Box 961245 Ft Worth, TX 76161

Sears/cbsd Citicard Credit Srvs/Centralized Bankrup PO Box 20363 Kansas City, MO 64195

### Case 9:13-bk-12914-FMD Doc 1 Filed 09/27/13 Page 47 of 55

B22A (Official Form 22A) (Chapter 7) (04/13) In re: Antonio Ramon Rodriguez Isabel Rodriguez

Case Number:

According to the information required to be entered on this statement					
(check one box as directed in Part I, III, or VI of this statement):					
☐ The presumption arises.					
☐ The presumption is temporarily inapplicable.					

### CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

In addition to Schedules I and J, this statement must be completed by every individual chapter 7 debtor. If none of the exclusions in Part I applies, joint debtors may complete one statement only. If any of the exclusions in Part I applies, joint debtors should complete separate statements if they believe this is required by § 707(b)(2)(C).

	Part I. MILITARY AND NON-CONSUMER DEBTORS						
	<b>Disabled Veterans.</b> If you are a disabled veteran described in the Declaration in this Part 1A, (1) check the box at the beginning of the Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.						
1A	Declaration of Disabled Veteran. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. § 901(1)).						
1B	<b>Non-consumer Debtors.</b> If your debts are not primarily consumer debts, check the box below and complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.						
	Declaration of non-consumer debts. By checking this box, I declare that my debts are not primarily consumer debts.						
	Reservists and National Guard Members; active duty or homeland defense activity. Members of a reserve component of the Armed Forces and members of the National Guard who were called to active duty (as defined in 10 U.S.C. § 101(d)(1)) after September 11, 2001, for a period of at least 90 days, or who have performed homeland defense activity (as defined in 32 U.S.C. § 901(1)) for a period of at least 90 days, are excluded from all forms of means testing during the time of active duty or homeland defense activity and for 540 days thereafter (the "exclusion period"). If you qualify for this temporary exclusion, (1) check the appropriate boxes and complete any required information in the Declaration of Reservists and National Guard Members below, (2) check the box for "The presumption is temporarily inapplicable" at the top of this statement, and (3) complete the verification in Part VIII. During your exclusion period you are not required to complete the balance of this form, but you must complete the form no later than 14 days after the date on which your exclusion period ends, unless the time for filling a motion raising the means test presumption expires in your case before your exclusion period ends.						
1C	Declaration of Reservists and National Guard Members. By checking this box and making the appropriate entries below, I declare that I am eligible for a temporary exclusion from means testing because, as a member of a reserve component of the Armed Forces or the National Guard						
	a. ☐ I was called to active duty after September 11, 2001, for a period of at least 90 days and ☐ I remain on active duty /or/ ☐ I was released from active duty on , which is less than 540 days before this bankruptcy						
	case was filed;						
	OR						
	<ul> <li>b.</li></ul>						

	Part II. CALCULATION OF MONT	THLY INCOME F	OR § 707(b)(7)	<b>EXCLUSION</b>		
2	<ul> <li>Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed.</li> <li>a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11.</li> <li>b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code."</li> <li>Complete only Column A ("Debtor's Income") for Lines 3-11.</li> <li>c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above.</li> <li>Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</li> <li>d. ☑ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11.</li> </ul>					
	All figures must reflect average monthly income receiveduring the six calendar months prior to filing the bankrous control of the six calendar months prior to filing the bankrous calendar months calendar mont			Column A	Column B	
	of the month before the filing. If the amount of monthly months, you must divide the six-month total by six, and appropriate line.	/ income varied duri	ng the six	Debtor's Income	Spouse's Income	
3	Gross wages, salary, tips, bonuses, overtime, com	missions.		\$3,296.51	\$0.00	
4	Income from the operation of a business, profession.  Line a and enter the difference in the appropriate columnore than one business, profession or farm, enter aggregate details on an attachment. Do not enter a number less of the business expenses entered on Line b as a discount of the business expenses entered on Line b as a discount of the business expenses business expenses.  C. Business income  Rent and other real property income. Subtract Line difference in the appropriate column(s) of Line 5. Do no not include any part of the operating expenses	\$0.00 \$0.00 sun Line a enter the less than zero.	\$0.00	\$0.00		
5	Part V.					
	<ul><li>a. Gross receipts</li><li>b. Ordinary and necessary operating expenses</li></ul>	\$0.00 \$0.00	\$0.00 \$0.00			
	c. Rent and other real property income	Subtract Line b fro	*	\$0.00	\$0.00	
6	Interest, dividends, and royalties.			\$0.00	\$0.00	
7	Pension and retirement income.			\$0.00	\$0.00	
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child support paid for					
Column B.  Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:  Unemployment compensation claimed to be a Debtor Spouse benefit under the Social Security Act \$0.00 \$0.00 \$0.00 \$0.00 \$0.00						

DZZA						
10	Income from all other sources. Specify source and amount. If necessary sources on a separate page. Do not include alimony or separate mapayments paid by your spouse if Column B is completed, but include payments of alimony or separate maintenance. Do not include any be under the Social Security Act or payments received as a victim of a war or against humanity, or as a victim of international or domestic terrorism.					
	a. Food Stamps	\$200.00				
	b.					
	Total and enter on Line 10	,	\$0.00	\$200.00		
11	<b>Subtotal of Current Monthly Income for § 707(b)(7).</b> Add Lines 3 thru and, if Column B is completed, add Lines 3 through 10 in Column B. Enter	er the total(s).	\$3,296.51	\$200.00		
12	<b>Total Current Monthly Income for § 707(b)(7).</b> If Column B has been c Line 11, Column A to Line 11, Column B, and enter the total. If Column B completed, enter the amount from Line 11, Column A.	•	\$3,	496.51		
	Part III. APPLICATION OF § 707(b)	(7) EXCLUSION				
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amou and enter the result.			\$41,958.12		
14	<b>Applicable median family income.</b> Enter the median family income for size. (This information is available by family size at www.usdoj.gov/ust/ or court.)					
		r debtor's household	d size:2	\$51,760.00		
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.  ☑ The amount on Line 13 is less than or equal to the amount on Line 14. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete Parts IV, V, VI, or VII.  ☐ The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of this statement.					
	Complete Parts IV, V, VI, and VII of this statement or	nly if required. (Se	e Line 15.)			
	Part IV. CALCULATION OF CURRENT MONTH	LY INCOME FOI	R § 707(b)(2)			
16	Enter the amount from Line 12.					
17	Marital adjustment. If you checked the box at Line 2.c, enter on Line 17 Line 11, Column B that was NOT paid on a regular basis for the househol debtor's dependents. Specify in the lines below the basis for excluding the payment of the spouse's tax liability or the spouse's support of persons of debtor's dependents) and the amount of income devoted to each purpose adjustments on a separate page. If you did not check box at Line 2.c, enter the payment of the spouse's tax liability or the spouse's support of persons of debtor's dependents) and the amount of income devoted to each purpose adjustments on a separate page. If you did not check box at Line 2.c, enter the spouse's tax liability or the spouse's support of persons of debtor's dependents.	d expenses of the description of the description of the debtor of the debtor of the description of the descr	ebtor or the (such as or the			
	a.					
	b. c.					
18	Total and enter on Line 17.  Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16	and enter the result				
.5	Part V. CALCULATION OF DEDUCTIO					
	Subpart A: Deductions under Standards of the In					
	National Standards: food, clothing and other items. Enter in Line 19A		, ,			
19A	National Standards: rood, Clothing and other Items. Effer in Line 19A National Standards for Food, Clothing and Other Items for the applicable information is available at www.usdoj.gov/ust/ or from the clerk of the bank number of persons is the number that would currently be allowed as exemptax return, plus the number of any additional dependents whom you support	number of persons. kruptcy court.) The a options on your fede	(This applicable			

19B	National Standards: health care. Enter in Line a1 below the amount from IRS National Standards for Out-of-Pocket Health Care for persons under 65 years of age, and in Line a2 the IRS National Standards for Out-of-Pocket Health Care for persons 65 years of age or older. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) Enter in Line b1 the applicable number of persons who are under 65 years of age, and enter in Line b2 the applicable number of persons who are 65 years of age or older. (The applicable number of persons in each age category is the number in that category that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support.) Multiply Line a1 by Line b1 to obtain a total amount for persons of 5 and older, and enter the result in Line c1. Multiply Line a2 by Line b2 to obtain a total health care amount, and enter the result in Line 19B.						al Standards lable at e number of ons who are mber in that lus the number al amount for	
	Pers	sons under 65 years of age		Pers	ons 65 years	of age or olde		
	a1.	Allowance per person		a2.	Allowance per	r person		
	b1.	Number of persons		b2.	Number of pe	rsons		
	c1.	Subtotal		c2.	Subtotal			
20A	and U inform family	Standards: housing and util Itilities Standards; non-mortgagnation is available at www.usdo size consists of the number th turn, plus the number of any ac	ge expenses for the j.gov/ust/ or from th at would currently b	applic ne clerk ne allov	able county and of the bankrup wed as exemption	d family size.( otcy court.)The	This applicable	
Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, the amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court) (the applicable family size consists of the number that would currently be allowed as exemptions on your federal income tax return, plus the number of any additional dependents whom you support); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. DO NOT ENTER AN AMOUNT LESS THAN ZERO.  a. IRS Housing and Utilities Standards; mortgage/rental expense  b. Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42								
	c. Net mortgage/rental expense Subtract Line b from Line a.							
21	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:							
Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.								
operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.  0 12 or more.  If you checked 0, enter on Line 22A the "Public Transportation" amount from IRS Local Standards: Transportation. If you checked 1 or 2 or more, enter on Line 22A the "Operating Costs" amount from IRS Local Standards: Transportation for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (These amounts are available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)								

22B	Local Standards: transportation; additional public transportation expense.  If you pay the operating expenses for a vehicle and also use public transportation, and you contend that you are entitled to an additional deduction for your public transportation expenses, enter on Line 22B the "Public Transportation" amount from IRS Local Standards: Transportation. (This amount is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)					
23	Local Standards: transportation ownership/lease expense; Vehicle 1.  Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. DO NOT ENTER AN AMOUNT LESS THAN ZERO.					
	a.	IRS Transportation Standards, Ownership Costs				
		Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42				
	c.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.			
24	Local Standards: transportation ownership/lease expense; Vehicle 2.  Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the "Ownership Costs" for "One Car" from the IRS Local Standards: Transportation (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. DO NOT ENTER AN AMOUNT LESS THAN ZERO.					
		IRS Transportation Standards, Ownership Costs				
		Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42				
	$\perp$	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.			
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state, and local taxes, other than real estate and sales taxes, such as income taxes, self-employment taxes, social-security taxes, and Medicare taxes. DO NOT INCLUDE REAL ESTATE OR SALES TAXES.					
26	Other Necessary Expenses: involuntary deductions for employment. Enter the total average monthly payroll deductions that are required for your employment, such as retirement contributions, union dues, and uniform costs. DO NOT INCLUDE DISCRETIONARY AMOUNTS, SUCH AS VOLUNTARY 401(K) CONTRIBUTIONS.					
27	Other Necessary Expenses: life insurance. Enter total average monthly premiums that you actually pay for term life insurance for yourself. DO NOT INCLUDE PREMIUMS FOR INSURANCE ON YOUR DEPENDENTS, FOR WHOLE LIFE OR FOR ANY OTHER FORM OF INSURANCE.					
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to the order of a court or administrative agency, such as spousal or child support payments. DO NOT INCLUDE PAYMENTS ON PAST DUE OBLIGATIONS INCLUDED IN LINE 44.					
29	Other Necessary Expenses: education for employment or for a physically or mentally challenged child.  Enter the total average monthly amount that you actually expend for education that is a condition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available.					
30	childc	Necessary Expenses: childcare. Enter the total average monthly an aresuch as baby-sitting, day care, nursery and preschool. DO NOT INCATIONAL PAYMENTS.				
31	on he reimb in Line	Necessary Expenses: health care. Enter the total average monthly alth care that is required for the health and welfare of yourself or your dursed by insurance or paid by a health savings account, and that is in ea 19B. DO NOT INCLUDE PAYMENTS FOR HEALTH INSURANCE OUNTS LISTED IN LINE 34.	ependents, that is not excess of the amount entered			

32	Other Necessary Expenses: telecommunication services. Enter the total average monthly amount that you actually pay for telecommunication services other than your basic home telephone and cell phone servicesuch as pagers, call waiting, caller id, special long distance, or internet serviceto the extent necessary for your health and welfare or that of your dependents. DO NOT INCLUDE ANY AMOUNT PREVIOUSLY DEDUCTED.				
33	Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32.				
	Subpart B: Additional Living Expense Deductions Note: Do not include any expenses that you have listed in Lines 19-32				
34	Health Insurance, Disability Insurance, and Health Savings Account Expenses. List the monthly expenses in the categories set out in lines a-c below that are reasonably necessary for yourself, your spouse, or your dependents.  a. Health Insurance b. Disability Insurance c. Health Savings Account  Total and enter on Line 34  IF YOU DO NOT ACTUALLY EXPEND THIS TOTAL AMOUNT, state your actual total average monthly expenditures in the space below:				
35	Continued contributions to the care of household or family members. Enter the total average actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses.				
36	Protection against family violence. Enter the total average reasonably necessary monthly expenses that you actually incurred to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court.				
37	Home energy costs. Enter the total average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.				
38	Education expenses for dependent children less than 18. Enter the total average monthly expenses that you actually incur, not to exceed \$156.25* per child, for attendance at a private or public elementary or secondary school by your dependent children less than 18 years of age. YOU MUST PROVIDE YOUR CASE TRUSTEE WITH DOCUMENTATION OF YOUR ACTUAL EXPENSES, AND YOU MUST EXPLAIN WHY THE AMOUNT CLAIMED IS REASONABLE AND NECESSARY AND NOT ALREADY ACCOUNTED FOR IN THE IRS STANDARDS.				
39	Additional food and clothing expense. Enter the total average monthly amount by which your food and clothing expenses exceed the combined allowances for food and clothing (apparel and services) in the IRS National Standards, not to exceed 5% of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) YOU MUST DEMONSTRATE THAT THE ADDITIONAL AMOUNT CLAIMED IS REASONABLE AND NECESSARY.				
40	<b>Continued charitable contributions.</b> Enter the amount that you will continue to contribute in the form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2).				
41	Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40.				

<sup>\*</sup> Amount(s) are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

	Subpart C: Deductions for Debt Payment					
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of creditor, identify the property securing the debt, state the Average Monthly Payment, and check whether the payment includes taxes or insurance. The Average Monthly Payment is the total of all amounts scheduled as contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. If necessary, list additional entries on a separate page. Enter the total of the Average Monthly Payments on Line 42.					
42	a. b. c.	Name of Creditor	Property Securing the Debt	Average Monthly Payment  Total: Add Lines a, b and c.	Does payment include taxes or insurance?  yes no yes no yes no	
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.  Name of Creditor Property Securing the Debt 1/60th of the Cure Amount					
	a. b. c.			Total: Add I	Lines a, b and c	
44	Payments on prepetition priority claims. Enter the total amount, divided by 60, of all priority claims, such as priority tax, child support and alimony claims, for which you were liable at the time of your bankruptcy filing. DO NOT INCLUDE CURRENT OBLIGATIONS, SUCH AS THOSE SET OUT IN LINE 28.					
	Chapter 13 administrative expenses. If you are eligible to file a case under chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.					
	a.	Projected average monthly chapter	r 13 plan payment.			
45	b.	Current multiplier for your district as issued by the Executive Office for Uniformation is available at www.usd the bankruptcy court.)	United States Trustees. (This		%	
	C.	Average monthly administrative ex	pense of chapter 13 case	Total: Multip	ly Lines a and b	
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.					
			part D: Total Deductions for			
47	Tota	। of all deductions allowed under ६	§ 707(b)(2). Enter the total of I	ines 33, 41, and 46	5.	
Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION						
48		er the amount from Line 18 (Currer				
49	9 Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))					
50						
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.					

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	Initial presumption determination. Check the applicable box and proceed as directed.					
	The amount on Line 51 is less than \$7,475*. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.					
52	☐ The amount set forth on Line 51 is more than \$12,475*. Check the box for "The presumption arises" at the top of of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI.					
		The amount on Line 51 is at least \$7,475*, but not more than \$12,47 through 55).	75*. Complete the remainder of Part VI (Lines 53			
53	Enter the amount of your total non-priority unsecured debt					
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.					
	Sec	Secondary presumption determination. Check the applicable box and proceed as directed.				
55	The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at th top of page 1 of this statement, and complete the verification in Part VIII.					
		The amount on Line 51 is equal to or greater than the amount on Li at the top of page 1 of this statement, and complete the verification in Page 1.	·			
Part VII: ADDITIONAL EXPENSE CLAIMS						
	and unde	<b>Other Expenses.</b> List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.				
56		Expense Description	Monthly Amount			
	a.			7		
	b.			7		
	c.			7		
	Total: Add Lines a, b, and c		nes a, b, and c			
	Part VIII: VERIFICATION					
		clare under penalty of perjury that the information provided in this statem is is a joint case, both debtors must sign.)	nent is true and correct.			
57		Date: Signature: /s/ Antonio Ra	o Ramon Rodriguez amon Rodriguez			
		Date: Signature: /s/ Isabel Fo				

<sup>\*</sup> Amount(s) are subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

## United States Bankruptcy Court Middle District of Florida Fort Myers Division

In re RODRIGUEZ, ANTONIO RAMON RODRIGUEZ, ISABEL, Case No.:

Bankruptcy

### DECLARATION UNDER PENALTY OF PERJURY FOR ELECTRONIC FILING

The undesigned, RODRIGUEZ, ANTONIO RAMON and RODRIGUEZ, ISABEL, declare(s) under penalty of perjury that:

- 1. I have signed the original(s) of the document(s) identified below under penalty of perjury ("Verified Document(s)").
- 2. The information in the Verified Document(s) is true and correct to the best of my knowledge and belief.
- 3. I understand that the Verified Document(s) are to be filed in electronic form with the Unites States Bankruptcy Court in connection with the above captioned case.

Rodriguez, Antonio Ramon	Rodriguez, Isabel
Signature of Debtor	Signature of Joint Debtor

#### Verified Document(s)

Full Descriptive Title	Date Executed
Voluntary Petition, Schedules A-J	
Summary of Schedules, Statistical Summary of Schedules	
Statement of Financial Affairs	
Statement of Intentions	
Statement of Social Security Number	
Exhibit D: individual Debtor's Statement	
of Compliance with Credit Counseling Requirements	
Statement of Current Monthly Income and Means Test Cal	